EXHIBIT 14 D
PROPERTY VALUES ON SOUTHERN BANK LOANS AND LIQUIDATION ANALYSIS

				Liquidated
				Value (70% of
	Fair Market	<b>Units in</b>		Fair Market
<b>Properties in Portfolio</b>	Value	Portofolio	Value Per Unit	Value)
26	\$ 1,265,800	32	\$39,556	\$886,060
Southorn Bank	700/			

Southern Bank					70%
Address	Fa	air Market Value	Units in Lot	Loan #	Liquidated Value
1205 W Elm Arcade St	\$	71,000	4	639353	\$49,700
1350 S Newton Ave	\$ \$	31,400	1	639353	\$49,700 \$21,980
1520 W Division St	\$ \$	33,600	1	639353	
1553 E Nora St		•			\$23,520
	\$ \$	30,700	1	639353	\$21,490
1638 N Drury Ave		29,100	1	639353	\$20,370
1700 S Fort Ave	\$	71,000	1	639353	\$49,700
1701 W Webster St	\$	32,700	1	639353	\$22,890
2120 N Broadway Ave	\$	35,200	1	639353	\$24,640
2126 W Wall St	\$	32,100	1	639353	\$22,470
3219 N Howard Ave	\$	30,300	1	639353	\$21,210
510 S Burton Ave	\$	27,200	1	639353	\$19,040
5849 W US Hwy 60	\$	385,000	1	639353	\$269,500
615 E Pacific St	\$	62,400	1	639353	\$43,680
654 S Laurel Ave	\$	32,100	1	639353	\$22,470
924 W Nichols St	\$	19,000	1	639353	\$13,300
Lots 11 & 12	\$	14,500	1	639353	\$10,150
1036 E Morningside St	\$	50,700	1	1600090324	\$35,490
1310 N Ethyl Ave	\$	28,800	1	1600090324	\$20,160
1334 N Warren Ave	\$	19,600	1	1600090324	\$13,720
1530 E Lindberg St	\$	27,600	1	1600090324	\$19,320
2024 N Columbia Ave	\$	28,000	1	1600090324	\$19,600
203 N Meadowview Ave	\$	34,700	1	1600090324	\$24,290
2075 N Lexington Ave	\$	29,800	1	1600090324	\$20,860
532 N College Ave	\$	30,300	1	1600090324	\$21,210
645 S Grant Ave	\$	51,100	4	1600090324	\$35,770
920 W Kerr St	\$	27,900	1	1600090324	\$19,530

15.75 275

4331.25